

KING COUNTY, WASHINGTON
EMERGENCY MANAGEMENT PLAN
POST-DISASTER INTERIM HOUSING ANNEX

PRIMARY AGENCY: King County Department of Community and Human Services
(DCHS) Community Services Division (CSD)

SUPPORT AGENCIES: Office of Emergency Management (OEM)
Department of Permitting and Environmental Review (DPER)
Public Health Seattle & King County (PHSKC)

I. INTRODUCTION

A. Purpose

This annex is intended to assist residents of the unincorporated areas of King County who are displaced from their home for an extended period of time due to a disaster, and to support the local jurisdictions of King County in assisting their residents with post-disaster housing needs.

The annex provides for coordination among local jurisdictions, DCHS and other agencies which may be able to assist residents with information and resources for the repair or replacement of a damaged home. The annex also addresses coordination among DPER and the King County cities, each of which will have primary responsibility for carrying out residential inspections within their respective jurisdictions, but who may be called upon to provide mutual assistance.

B. Scope

This annex helps to coordinate the functions and tasks assigned to ESF-6 Mass Care, Emergency Assistance, Housing and Human Services and ESF-14 Long Term Recovery. The recovery effort for King County government in large disasters will be coordinated from the King County Emergency Coordination Center (ECC). King County DCHS has been designated as the primary agency in supporting post-disaster housing efforts. DCHS will bring other key housing partners, such as the King County jurisdictions, King County Housing Authority and the Renton Housing Authority into the recovery process at the appropriate time.

King County has primary responsibility for the unincorporated areas of the County. Local jurisdictions have primary responsibility for addressing the post-disaster needs of their residents, with the understanding that aid and coordination from King County, Washington State and the

federal government will be forthcoming, as possible, when the resources of a local jurisdiction become overwhelmed.

DCHS and DPER will work with and assist residents of unincorporated King County and local jurisdictions, as possible, during and following disasters. King County DCHS will support DPER's role in managing residential inspections and damage assessment for the unincorporated areas. Both departments will work with and assist local jurisdictions as fully as possible depending on the extent of disaster conditions. Federal and state assistance will be requested in the wake of a major disaster. Volunteer, nonprofit and private resources will be mobilized to the extent feasible during this recovery phase.

II. POLICIES

Incorporated jurisdictions will perform emergency management functions within their jurisdictional boundaries as mandated by RCW 38.52.070. A collaborative response by public, tribal, private and nonprofit organizations will greatly benefit and facilitate the provision of interim post-shelter housing information and services, and housing assessment and repair throughout the King County region.

King County policy, as described in ESF 14, allows for the possibility of the County Executive waiving normal competitive bidding for certain services, and/or for postponing or expediting normal permitting process requirements. "All projects must comply with all applicable code requirements. A permit and inspection must be obtained as soon as possible after work has begun." The application for a permit is required no later than six months after the date of the emergency proclamation (CEMP, ESF 14).

III. SITUATION

A. Emergency/Disaster Conditions and Hazards

King County is vulnerable to the natural and human-caused disasters detailed in the King County Hazard Identification and Vulnerability Analysis (HIVA). In recent history, damage to homes has been primarily due to severe flooding, and weather incidents, with a smaller number affected by earthquakes and landslides. The scale of these disasters has been relatively small. However, the threat of a major flood as well as the location of King County in a major earthquake zone, require that we be prepared for an incident that could cause major damage to homes and displacement of residents.

Post-disaster housing needs could vary greatly depending on the type and extent of a disaster, its location (near or far from population centers) and the number of households whose homes become uninhabitable.

Based on past disasters, planning estimates assume that 10 to 20 percent of displaced residents would seek access to shelters and may require assistance transitioning from shelters to interim housing. Other displaced residents may temporarily find shelter with

families, friends, or in nearby hotels, but they may also require information and assistance in transitioning to interim housing. Experience from other disasters suggests that within two to four weeks, residents should be transitioned out of temporary shelters, returned to their homes if possible, or if necessary, assisted in finding interim housing.

In 2016 there are over 2 million residents in King County, 245,920 in unincorporated and 1,859,180 in incorporated. There are close to 900,000 households in King County, and 91,723 households are in the unincorporated areas.

- By 2020, about 20 percent of the residents will be age 65 or older.
- About 13 percent of residents over the age of five have some type of disability.
- In some parts of the County 30 percent or more may have limited English proficiency.

In King County about 23 percent of the households (207,000) earn 50 percent of median household income or less. These residents have little safety net, and are likely to have few extra resources in the case of a disaster affecting their home. It is also possible that employees and business owners at various income levels could experience interruption in their jobs and/or businesses, causing significant income loss. Another 13 percent of households earn between 50 percent and 80 percent of median income. While these households will have some personal resources, the loss of a home or job, and the need to repair a home, could severely stress what few resources they have.

Approximately 60 percent of King County residents are homeowners, while about 40 percent are renters. Moderate to upper income homeowners, as well as lower-income households, may be financially challenged as a result of the need to maintain mortgage payments, make repairs to damaged houses and pay for interim rental housing.

In 2016, the apartment vacancy rate in King County is low at around three to four percent, providing a limited source of interim housing for displaced households. However, these market conditions vary, and in the coming several years, the rental market could relax, with more units available.

B. Planning Assumptions

Disasters may have impacts that disrupt transportation, utilities, communications, medical systems and food service systems. Plans will need to account for the possibility of failures and interruptions in these systems.

Cities and the general public will need to rely on their own resources and be locally self-sufficient in the initial post-disaster period, up to at least several days. Partnerships, information exchange and communication will be essential to an organized, effective response to the immediate, interim and long-term housing needs of displaced residents, both among agencies and among local jurisdictions.

The help of private and nonprofit agencies, and of volunteers, will be essential and welcome in the wake of a major disaster. Their effectiveness at the time of a disaster will depend on adequate pre-disaster planning, and on establishing clear lines of authority, communication and coordination with the lead public agencies.

C. Other Planning Considerations

- Special needs individuals will receive priority support from the appropriate agencies serving them.
- There is a significant percent of King County's population with limited English proficiency. Interpreters will be needed to adequately provide housing assistance and related services to some residents.
- It will take time and resources to inspect, confirm and assess damage to residences post disaster.
- Many residents will not be able to immediately return to their homes following a major incident.
- Some homes will be completely destroyed by the disaster incident.
- Weather forecasting and earthquake prediction are not developed enough to effectively assist emergency planners prior to a disaster.
- It is likely that funding for disaster recovery will not be timely enough, nor provide adequately for repairs and restoration of damaged homes.

IV. CONCEPT OF OPERATIONS

A. General

Funds administered by the DCHS' Housing and Community Development Program (HCD) are for affordable housing, community infrastructure and housing repair projects in unincorporated King County as well as most other local jurisdictions outside the City of Seattle. DCHS/HCD administers a number of federal and local fund sources. Only a Presidential Major Disaster Declaration results in making Federal Emergency Management Agency (FEMA) funds available for housing assistance. If there is a relatively low-level disaster that creates housing needs, but is not a presidentially declared major disaster, federal assistance will be limited.

B. Organization

King County Office of Emergency Management will have lead responsibility for setting up and managing temporary shelters. King County DPER, with the support of King County DCHS, will coordinate and assist with preliminary residential inspections and damage assessment. DCHS and DPER will provide informational resources on repair for residential buildings in order to expedite the safe return of as many households as possible to their homes within the first few weeks after a disaster. DCHS will coordinate with local jurisdictions, with public agencies such as King County Housing Authority,

and with volunteer agencies which may be able to assist with minor home repairs. Some resources may be available through DCHS/HCD Housing Repair Program to assist income-eligible households with repair of their homes. DCHS will provide information to help displaced residents who cannot return to their homes within several weeks, to find interim housing.

V. RESPONSIBILITIES

Primary Agency:

King County Department of Community and Human Services (DCHS) shall do the following.

- Inform and coordinate with King County Office of Emergency Management (OEM) in all phases of its pre-disaster planning and post-disaster implementation.
- Coordinate with DPER and support them in identifying personnel and resources available to coordinate and assist with initial inspections and housing damage assessment.
- Convene and staff the Post-Disaster Interim Housing Task Force comprised of staff representatives from the Housing and Community Development Program including Housing Repair, Housing Finance, Homeless Housing, Community Development, and Planning sections, to provide for coordination among agencies and King County cities in responding to housing needs in the case of a disaster.
- Coordinate with DPER in identifying resources available for minor and major home repair which will allow the maximum number of households to return to their homes speedily. This will include information regarding King County's Home Repair Program for income eligible households.
- Assist DPER in providing resources and information on housing repair or replacement available through public, nonprofit, volunteer and private organizations.
- Undertake strategies to identify available interim rental housing, and to provide timely information to displaced households to assist them in accessing interim housing resources.
- Coordinate with OEM, shelter personnel and/or individual case managers in providing information to households on available interim housing, on housing repair resources, on financial assistance for housing needs, as available, and on resources for move-in transportation or furnishings, as available.
- Coordinate with local jurisdictions in King County in planning for a limited scale disaster and a regional or larger scale disaster in which federal disaster funds are available.

Support Agencies:

King County Office of Emergency Management (OEM) shall:

- Provide direction and support to DCHS and DPER in carrying out their duties to assist with housing inspection, repair and interim housing.
- Act as liaison with state and federal agencies that agree to provide assistance or financial resources to King County.
- If necessary, facilitate interactions between DCHS and other major agencies such as American Red Cross or case management providers who are active in the response/shelter phase, in order to assure the orderly transition of households from temporary housing back to their own safe homes or to interim housing.

King County Department of Permitting and Environmental Review (DPER) shall:

Pre-Disaster

- Coordinate with other agencies, such as Structural Engineers Association of Washington and Washington Association of Building Officials, to maintain a list of non-DPER volunteers to do building damage assessments in Seattle and in each of the suburban cities and unincorporated King County for purposes of mutual assistance if one or more jurisdictions are overwhelmed, while others are minimally affected.
- Develop a plan for expedited, low-cost permits for houses needing repair in the post-disaster period, especially for minimal repairs that will allow households to return to their homes quickly.
- Plan for DPER staff to lead a team focused on residential building inspections after a disaster, making use of volunteer inspectors if necessary.
- Support seismic retrofit program such as Project Impact to minimize potential failures.

Post-Disaster

It is understood that DPER may first need to address the inspection of certain public buildings and critical facilities. However, because there is significant economic as well as humanitarian value in returning as many households to their own homes as quickly as possible, DPER agrees to the following.

- Identify and prioritize requests for inspection of damaged residential buildings to minimize displacement of residents.
- Carry out building inspections, including single family homes and multifamily residential buildings in unincorporated King County.
- Determine if a building is “safe to occupy” for residential buildings as well as other buildings, and identify required repairs to be completed before a building will be designated safe to occupy.
- In the case of a mid- to high-level disaster, at least one DPER staff shall provide the coordination/lead for the inspections, reporting and assistance of residential buildings.
- In conjunction with DCHS, provide information on qualified contractors and volunteer agencies who may be able to assist with minor home repair, and refer income-eligible households to the DCHS Housing Repair Program for minor and major repairs.
- Issue building permits for major repairs and rebuilding.

- Be responsible for long term re-building issues. Provide information to residents on permitting, and on qualified contractors available for major home repair, demolition and/or replacement of homes.

Public Health of Seattle & King County shall:

- As a part of a multi-disciplinary team, assist with environmental health assessment of damaged buildings (with priority given to buildings that are not private dwellings) to determine the health and safety of a building prior to re-occupancy.
- Provide information regarding health services available, such as locations of pop-up clinics.

Local jurisdictions should take responsibility for the following activities:

Pre-Disaster

- Prepare a local emergency management plan that includes a plan for inspecting and determining the safety of existing homes, providing resources for minor home repairs and assisting residents to find interim housing if they cannot return to their permanent homes within several weeks.
- Provide information on homeowners and renters insurance to local residents to encourage them to maintain sufficient coverage, particularly for floods and earthquakes.
- Plan for expedited, low-cost home repair permits, if possible, in the aftermath of a disaster.
- If they choose, maintain a list of volunteer organizations which are qualified to lead/help with minor home repairs that they can supply this list directly to residents.
- If they choose, develop and maintain their own list of qualified volunteer inspectors to help in the case of a disaster.

Post-Disaster

- Inspect and assess the level of damage for all buildings in their jurisdiction.
- Once essential public buildings have been inspected, residential buildings should take priority for determination of whether they are safe to occupy.
- Whenever possible, include a post-inspection list of what work would be needed to make the house habitable as quickly as possible.
- If feasible, have local home repair programs which can provide help with repairs directly from city or volunteer resources to qualifying households.
- Issue permits for home repairs in an efficient, low-cost manner.
- If a local jurisdiction is overwhelmed by the number of damaged buildings and homes, they may make a resource request to King County OEM/ECC for inspectors.
- Coordinate their plans with King County post-disaster housing plans and with the King County jurisdictions, in order to plan for mutual assistance in the event of a disaster which overwhelms local resources.

Behavioral Health and Recovery Division (BHRD) of DCHS shall:

- In coordination with nonprofit agencies and housing managers providing services to vulnerable individuals and households served by BHRD, assist with finding appropriate shelter and interim housing for their clients, and help them with the return to a permanent housing situation.
- Work with Public Health of Seattle & King County, housing providers and other agencies serving their clients to coordinate and provide crisis counseling to vulnerable populations.

Department of Social and Health Services/ Developmental Disability Division Region IV may:

- In coordination with public or nonprofit agencies and housing managers who provide services to individuals and households with developmental disabilities, assist with finding appropriate shelter and interim housing for their clients, and help them with the return to a permanent housing situation.

American Red Cross (ARC) shall:

- Within the limits of their mission, assist residents with basic needs and information that will help them transition from emergency shelters or other temporary housing to interim housing.

Individual households should:

- Be prepared with supplies and communication plans for emergency conditions in their homes during which they may not be able to access roads, utilities, telecommunications, public safety, food, water or medical resources.
- Undertake initial measures to make their homes safe and habitable until further help is available.
- Evacuate their homes when suggested or required to do so by public authorities.
- Plan ahead with relatives and friends for mutual assistance with housing needs in case of a disaster.
- Maintain adequate insurance on their homes and belongings to cover floods and earthquakes as well as other disasters. If possible, maintain insurance or sufficient household savings to cover interim housing costs when displaced from their home.
- Be financially prepared to cover home repair costs not covered by insurance.

VI. RESOURCE REQUIREMENTS

Financial resources for housing are extremely limited at the county level. There are no funds currently set aside to assist with post-disaster housing. As described above, cities

will be expected to bear the cost of minor disasters primarily affecting their own jurisdiction until their resources are overwhelmed.

King County may choose to direct some of the housing and community development funds in the event of a major disaster, but those funds will be limited, and they are available to low- and moderate-income and special needs households.

In the event of a major disaster, local jurisdictions and King County will need to apply for state and federal financial assistance. State funds are also limited by law to assisting low-income and “infirm” residents. King County OEM, under the direction of the Executive, will coordinate and assist with the application for state and federal funds.

There will be a need to seek community and private funds that can assist with the inevitable gaps in public funding. It is recommended that one agency, with public oversight, be designated to receive and to coordinate the distribution of private donations intended to assist with post-disaster needs.

Number of Households Impacted by a Low-Level Disaster Scenario

Without knowing the scale of a disaster’s actual effect on housing, there is no way to estimate how many households would actually need interim housing, or what the costs would be. However, as an example, a low-level disaster that doesn’t trigger a FEMA response, might initially affect 1,000 households (loss of access or utilities). Of these, 400 (40 percent) cannot return to their homes within 24 hours (will need to stay with friends or relatives, or will require temporary shelter). We will assume that 150 (15 percent) cannot return to their homes within two to four weeks. There is a high probability that certain parts of the County may be affected more than others, so a commitment to mutual aid will be important.

There will be an early need for inspection and assessment of damage to homes to determine if they are safe for residents to live in, or to enter temporarily to get personal belongings or furnishings. Following this initial assessment, there will be a need for repair estimates, completion of repairs to homes, or replacement of homes in the most severe cases.

The costs of rental assistance, housing assessment, repair and rehabilitation are significant. This model assumes that there is no Presidential Declaration of a Major Disaster which triggers FEMA funds and the opportunity to apply for Community Development Block Grant disaster funding. Assuming 400 households would need some form of rapid housing assessment, 150 households of those households would need assistance in finding, and perhaps paying for interim housing, and of these, 90 owner-households would need repair and rehabilitation of their homes. A typical two-bedroom apartment in King County rents for \$1,500 making interim rental housing costs at approximately \$4,500 for three months. About 36 percent of King County households have income at or below 80 percent of the area median. This would suggest that 54 households would need help with interim housing assistance and at a total cost of

\$243,000. Cost estimates follow in Table 1 Estimated Costs for Low-Level Disaster Affecting Housing.

Estimated Costs for a Low-Level Disaster Affecting Housing							
No. of Households	Cost of 2 BR Apt.	Duration in Months	Rent Cost for 150 Households	Initial Damage Assessment	Total Cost of Damage Assessment	Average Cost of Repairs	Total Cost for All Affected
400				300	120,000		120,000
150	1,500	3	675,000				675,000
90						33,000	2,970,000
Total Cost for Temporary Housing and Repairs to Homes							\$3,765,000

Table 1 Estimated Costs for a Low-Level Disaster Affecting Housing

It is likely 1) that insurance will cover some of the repair and rehabilitation costs for homes; 2) that higher income households could bear the costs; and 3) that renter households could divert rental costs from their damaged housing to new rentals. Assuming that half of the estimated costs could be met by the affected households or by insurance, there would still be a need for approximately \$1.8 million in community resources for these low- to mid-level disaster scenarios.

As mentioned above, most public monies at the state and local levels are constrained by the requirement that they be used for low- and moderate-income (usually 80 percent AMI or below) or vulnerable populations. This means that there could be a significant gap in assistance for other households who are severely affected.

Because many people in King County have limited English proficiency there will be a need for interpreters to adequately provide housing assistance and related services to some residents.

Special needs, elders and other vulnerable households will also need particular assistance if they are displaced from their current residences.

VII. REFERENCES

- RCW 38.52
- Washington State CEMP
- King County CEMP, ESF 6–Mass Care, Emergency Services, Housing and Human Services
- King County CEMP, ESF 14–Long Term Community Recovery and Mitigation
- National Response Framework

STRATEGIES TO MEET POST-DISASTER HOUSING NEEDS
Post Disaster Interim Housing Annex
Tab 1 - Strategies

King County DCHS/CSD will undertake or support the following strategies to prepare for post-disaster housing needs, and to aid residents in returning to safe homes as soon as possible.

I. Identify Housing Resources Available for Interim Housing

- A.** Washington State and other housing supported the development of a housing locator service that is statewide and serves as a clearinghouse for available units. This housing service was developed and implemented after the 2010 Post Disaster Interim Housing Annex was completed and is current today. The link is below.
<http://www.housingsearchnw.org/>
People in search of housing will be directed to this website.
- B.** Maintain a contact list for potential interim housing providers, including:
- Public housing providers, including King County, and Renton Housing Authorities
 - Nonprofit housing providers/managers who receive King County or other public funds
 - Members of the Affordable Housing Management Association
 - Members of the Rental Housing Association
 - Other rental property managers (private) who are potentially willing to provide interim housing, including those participating in the Landlord Liaison Project.
 - Coordinate with Seattle Office of Housing and Seattle Housing Authority as needed to share information on housing resources
 - Work with the above housing provider groups to provide this information through the King County website with coordination with the King County social media communications manager
- C.** Provide housing resource information to OEM and to other coordinating agencies.
- Immediately following a disaster DCHS/HCD staff should be available to receive calls or emails from property ownership or management agencies, who have collected information from their on-site managers.
 - Direct multi-family rental properties needing damage assessment or repairs to DPER or to the building department of the appropriate jurisdiction, and as feasible, assist them in getting repairs done as quickly as possible.
 - Coordinate with OEM and shelter personnel to assess the level of potential need for interim housing.
 - Provide a link to Housing Search Northwest on the DCHS webpage for the list of properties with vacancies and their appropriate contact information to OEM or other shelter/case management personnel as directed by OEM.
 - Provide information to low and moderate-income households on any available financial resources for housing assistance.
- D.** Develop coordination plans with:
- Case management lead agency
 - Shelter lead agency (OEM)

- DPER
- American Red Cross
- Disaster Assistance Service Center, if activated
- Local jurisdictions
- Other response agencies
- Public agencies offering financial assistance
- Foundations/private charities

II. Identify Financial Resources for Housing-Related Needs

- A. Provide information on public and private financial resources available for rental assistance, repair costs, short-term loans and other interim needs, particularly for vulnerable and low to moderate-income households.
- B. Support KC OEM in applying for aid from state or federal agencies, with King County cities as partners.

III. Provide Information on Furnishings and Move-in Transportation Resources

- A. Identify nonprofit, public or private agencies which may have furniture resources available.
- B. With the assistance of WA Volunteer Organizations Assisting in Disasters, identify nonprofit or public agencies that could provide free or inexpensive transport available to help households move into interim or new permanent housing in the post-shelter period.
- C. Provide this information to displaced clients along with available housing information.

BARRIERS AND GAPS

IV. Service Barriers and Gaps

- A. There is a need to identify the primary response agencies and interim housing resources for special populations such as the developmentally disabled, people who are homeless, people with a mental illness or substance use disorder, chronically chemically-dependent, or elders who may be displaced from existing homes or facilities.
- B. In a disaster of major proportions, particularly with major disruptions of utilities or transportation, there may be a shortage of suitable, vacant units within King County available and accessible for interim housing.
- C. In the case of longer term displacement, there is a need to address the issue of the proximity of interim housing to a household's jobs and the schools children have attended. There may be a need to assist with access to schools close to the interim housing, some of which could be overwhelmed by the influx of new students.
- D. There is a need to identify the contract service providers that are qualified to perform services in King County. There is likely to be a shortage of available qualified personnel to undertake timely inspections, damage assessment and minor repairs of residential buildings in the wake of a significant disaster, particularly if other essential buildings and facilities require immediate attention.

- E.** There is a need to increase awareness of the issue of under-insurance of many residential buildings, particularly a lack of flood and/or earthquake insurance, and the lack of insurance covering potential displacement costs.
- F.** Households may lose, or not have immediate access to documents they need to obtain services or financial help.

V. Financial Barriers and Gaps

- A.** There are no King County financial resources specifically available for post-disaster interim housing, or to meet many of the related needs described in this plan. What resources there are, are largely required to be used for services to low and moderate-income or “infirm” (special needs) individuals or households.
- B.** King County DCHS/HCD Program which administers funds may have access to some funds that could be used to assist low and moderate-income households in the case of a disaster. In the case of a major disaster, the HCD program can apply for CDBG disaster funds.
- C.** While some staff resources may be available for short-term assistance, there are constraints on the use of those resources as well, both because of normal duties, and because of legal requirements controlling the use of County resources.
- D.** In the case of a low- to mid-level disaster, when there may be no Presidential Major-Disaster Declaration, and little or no financial assistance from the federal government, local and state resources could quickly become overwhelmed.
- E.** The estimate in Section VI of the plan indicates that basic costs for re-housing 150 to 300 households is approximately above \$3.7 million.

WAYS TO ADDRESS BARRIERS AND GAPS

VI. Addressing Service Gaps

- A.** Barriers A through C can be addressed by continued coordination with King County Office of Emergency Management.
- B.** A shortage of available rental units could be addressed in several ways.
- C.** Use of hotels or motels for shorter-term interim housing (up to six weeks) if other housing resources are not available.
- D.** Seek interim housing resources in neighboring counties or other communities in the state which are unaffected by the disaster.
- E.** Use of mobile housing units or other temporary housing resources provided by FEMA. All of these options presume a large-scale disaster.
- F.** The shortage of qualified personnel to carry out inspections, damage assessment and/or minor home repair of homes is likely to be a real issue. It could be addressed by inviting assistance from qualified inspectors in neighboring counties or other jurisdictions which are unaffected, or from the state.
- G.** Assistance with minor home repair may be provided by volunteer groups such as the Mennonites, who often provide volunteer carpentry services, or perhaps by coordination

with Habitat for Humanity or other volunteer organization with qualified building personnel. Volunteers for these services will need to be vetted through a qualified organization.

- H.** The problem of under-insurance of homes could be addressed by public education campaigns carried out by local jurisdictions, or possibly countywide. Households should be encouraged to carry insurance for displacement costs as well as home repair and replacement. Renters need to carry renter insurance for personal belongings.
- I.** There may be a need for some temporary flexibility in what is acceptable documentation for certain types of service or financial assistance, at least until full documentation can be provided.

VII. Addressing Financial Barriers and Gaps

- A.** Households and local jurisdictions need to be prepared with reserve funds so that they will have some financial resources of their own in the case of a disaster.
- B.** There is a need to designate an agency to receive and coordinate the disbursement of private donations. Private donations could be used to address the gaps in public funding, both for low-income households and for moderate-income households who are severely-affected.
- C.** Major mortgage lenders in the King County market could be asked to clarify their policies regarding the temporary suspension of mortgage payments for homes that are uninhabitable due to a disaster, and to allow such suspension of payments without significant penalty.

**Post Disaster Interim Housing Annex
Tab 2 – Partner Agencies**

The following agencies have been identified as potential partners in addressing disaster housing and communications.

King County Behavioral Health and Recovery Division
King County Department of Permitting and Environmental Review
Public Health of Seattle & King County
Washington State Department of Social and Health Services
King County Housing Authority
Renton Housing Authority
Seattle Office of Housing
Seattle Housing Authority
A Regional Coalition for Housing
Catholic Community Services
Landlord Liaison Project
Affordable Housing Management Association
Rental Housing Association of Washington
King County Jurisdictions
King County Cities
Salvation Army
World Vision and Quakers
Private and nonprofit property management groups
Community and regional financial institutions
Washington State Volunteer Organizations Assisting in Disasters
Faith-based institutions